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Continuing Education Credit — October 2025

As a subscriber to Financial-Planning.com, you can earn up to 12 hours of CE credit from the CFP Board and the Investments & Wealth Institute.

Please read the articles and answer the questions below. To find the related article, click on the hyperlinked title of the story – both online-only articles as well as stories published in the magazine.

You must answer 8 of the 10 questions correctly to qualify for CE credit.

Financial Planning does not email a certificate of completion. Please take a screenshot of the results screen, and keep the confirmation for your records. Financial Planning reports results to the CFP Board weekly. The board may take an additional two weeks to post results.

If you need assistance, please contact our Customer Success Team

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1. Older Gen Xers (aged 55 to 64) typically have how much more in retirement savings than their younger (45-54) counterparts, according to a 2024 Census study? *

37%
45%
57%
65%

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2. Younger and older members of the Generation X cohort carry the same percentage — 19.1% — of what type of debt? *

Credit card
Home
Medical
Vehicle

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3. The “no tax on tips” provision in the One Big Beautiful Bill Act allows certain employees and self-employed individuals to deduct up to this amount of qualified tips per year on their tax return: *

$19,750
$21,000
$23,500
$25,000

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4. Which of the following is not considered a qualified mediums for tip payment? *

Checks
Gift cards
Digital assets denominated in cash
Intangible tokens exchangeable for a fixed sum of cash

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5. There are 8,764 qualified opportunity zones in the U.S., according to recent guidance from the Treasury and IRS. Of those, how many are entirely rural areas? *

4,128
3,309
2,866
1,967

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6. Per Treasury guidance, a qualified “rural area” is defined, in part, as any area other than a city or town with a population greater than: *

50,000
55,000
60,000
65,000

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7. Over a 10-year period, what percentage of actively managed funds outstripped the excess returns of their passive composite, according to Morningstar research? *

24%
23%
22%
21%

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8. Active strategies in what investment category took a 37 percentage-point hit over the 12 months ended in June? *

Real estate
Health care
Energy
Infrastructure

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9. Of the 10 real estate funds with the biggest three-year gains, which of the following had the least favorable expense ratio? *

SEI Estate F (SIMT) (SETAX)
iShares Core US REIT ETF (USRT)
Commonwealth Real Estate Securities (CNREX)
PGIM US Real Estate Z (PJEZX)

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10. A 2007-2008 “Upper Deck Kobe Bryant/Michael Jordan” sports card sold for a record-breaking $13 million in August, surpassing the price of what baseball card that sold for $12.6 million in 2022? *

1951 Bowman Mickey Mantle
1952 Topps Mickey Mantle
1933 Goudey Babe Ruth
1909 T206 Honus Wagner

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